

Health RFP

Have you ever wondered how the State of Delaware determines which healthcare plans to make available to eligible employees and retirees?

Delaware Code tasks the State Employee Benefits Committee (SEBC) with competitively bidding the health benefits offered to eligible State of Delaware employees and retirees.

The State has a procurement, or bid, process that is also defined in the Delaware Code. The SEBC is required to follow this process when determining qualified bidders. A Review Committee, comprised of individuals designated by each SEBC member, assists in evaluating the bidders and awarding recommendations to the SEBC for final decision and vote. The Statewide Benefits Office (SBO) handles the administration of health benefits, including supporting the procurement process on behalf of the SEBC.

This same procurement process was followed in CY2020 when the State changed from Express Scripts to CVS Caremark. In December 2021, as a result of rebidding administration of the State Group Health Plans, the SEBC re-awarded contracts (effective July 1, 2022) to Aetna for the HMO and CDH Gold Plan and Highmark Delaware for the Comprehensive PPO and First State Basic Plan. Look for more information on these and other health benefits as we approach the 2022 Open Enrollment scheduled for May 2, 2022 to May 18, 2022.



CVS Caremark

Save time and money while getting the most out your prescription plan!

Select drugs on the CVS Caremark formulary. The formulary is the prescription plan's comprehensive list of covered generic and brand name drugs. Medications

that are not on the formulary will cost more. You will pay the lowest amount when selecting drugs that are on the formulary. The current CVS Caremark [formulary](#) is available online. **Please Note:** If your doctor recommends a medication that is not on the formulary but medically necessary, you and your doctor may initiate a [Coverage Review](#). Products that are not FDA approved, or have been recently approved, may not be covered on the formulary. Formulary drugs will follow FDA guidance and recommendations for dosing and administration.

Select generics when available. Generics, as required by the FDA, are safe and effective alternatives to brand name equivalents, but have a lower copay. If you are currently taking a brand name medication, ask your provider or pharmacist if you can replace your brand name medication with a generic if there is a generic option available.

Fill eligible non-specialty maintenance medications in a 90-day supply. The [Maintenance Medication Program](#) provides prescription cost savings by allowing members to fill certain 90-day, non-specialty prescriptions at reduced copays. Medications in the 90-day supply Maintenance Medication Program, cost the same as **two (not three)** 30-day fills. **IMPORTANT:** If eligible maintenance medications are not filled for a 90-day supply, a copay penalty will be applied beginning with the fourth 30-day fill and the member must pay the 90-day copay for that medication tier.

Additional information about the CVS Caremark Prescription Plan is available [online](#).



Did You Know?

Did you know that ComPsych® offers plans, suggestions, and tips to assist you with achieving your nutrition and fitness goals? Like many of us, you may have made New Year's resolutions to get healthier. If so, you owe it to yourself to find tips and strategies to help you achieve your goals. ComPsych® publishes articles and webinars and provides access to coaches that can assist you and your family with fitness and nutrition goals. ComPsych® can assist you with becoming the best version of yourself by finding ways to improve your nutrition and an exercise routine that you can stick with. Here are some topics you can learn about:

- Foods to eat more of
- Replacing sugary drinks with water
- 10 tips to a great plate
- 100-calorie snacks
- Improving physical fitness
- 8 low-impact exercises

Where will you be one year from now?

Take the first step of your journey by visiting the [ComPsych®](#) page of the SBO website.



Upcoming Webinars

Aetna offers monthly [webinars](#) that employees, pensioners and their family members can attend, regardless of enrollment in a State health plan. There is no need to register, simply click a link below to attend.

- New Year's Resolution - [January 11, 2022 @ 12:00pm](#)
- Workday Workouts - [January 19, 2022 @ 5:00pm](#)

ComPsych® GuidanceResources® is offering quarterly webinars for new and existing employees/supervisors who want to learn more about the Employee Assistance Program (EAP). These webinars will be held in January. Click on the links below to **register**:

- Supervisor Orientation - [January 11, 2022 @ 10:00am](#)
- Employee Orientation - [January 12, 2022 @ 10:00am](#)

These webinars will be recorded and posted to the website if you are unable to attend.

New You in '22

As we enter 2022, we find that we are still navigating the pandemic and like many, the last two years have challenged our physical and mental wellness. We would like to assist you with taking control of the things you can change in the quest for a *New You in '22*. Making small positive changes can be the first step to reinventing the best version of yourself. The State of Delaware offers several benefits designed to assist with your physical, mental, legal, and financial wellness. For instance, did you know that by scheduling **and** attending your annual physical, you and your doctor can work together to detect any developing chronic conditions such as [diabetes](#), heart disease or [cancer](#)? Maybe you have put your annual physical or a doctor visit for a chronic condition on hold because of the pandemic. The State of Delaware is encouraging members to complete two simple steps during the plan year:

1. Schedule a physical exam with your Primary Care Provider (PCP). Remember that most preventive care is covered at 100% if you see an in-network doctor.
2. Take the information that your PCP or specialist gives you and complete an online health assessment. Aetna members complete this process through their [website](#) and for those who have coverage through Highmark Delaware, this can be completed through [Sharecare](#) (Real Age Test).

To learn more, visit the [SBO website](#), select your group, and click the icon for your health plan vendor - Aetna or Highmark Delaware.

Members that enrolled in [Accident & Critical Illness Insurance](#) through Securian Financial have a bonus that makes your annual physical even better. Securian will pay an individual **\$50** from each policy (Accident and/or Critical Illness) for one wellness visit during the plan year. An annual physical, colonoscopy, and mammogram are examples of wellness visits. If an individual enrolled in both Accident & Critical Illness Insurance, they get both wellness benefits – **that's \$100!** And if you cover a spouse and child on the plan and they both have a wellness visit, they can both receive payments (payment is only permissible for one child even if there are multiple).

Hidden Treasures: Review the information about Cancer on the Cancer Resources page of SBO's website and email one of the four Benefit Resources to sbo.communications@delaware.gov (Subject: Hidden Treasures). A random drawing from all correct responses received by the end of the month will be conducted for a prize. Congratulations to last month's winner, Denise K. from the Dept. of Health and Social Services!